

INVENTOR: CLARIDGE et al.  
TITLE: Method of Point of Sale Investment

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## CLAIMS

Having thus described the invention what is claimed as new and desired to be secured by Letters Patent is as follows:

1. A method of investment comprising the steps of:
  2. at a point-of-sale location,
    3. displaying an option to perform an on-demand investment transaction; and
    4. transmitting a request to complete the on-demand investment transaction in response to an action by a purchaser at the point-of-sale location;
  5. at a central location,
    6. receiving the request to perform the on-demand investment;
    7. retrieving investment-preference information for the purchaser; and
    8. completing the on-demand investment using the investment-preference information.
1. 2. The method of investment as claimed in Claim 1 further comprising the step of prompting the purchaser to designate an investment amount for the on-demand investment.
1. 3. The method of investment as claimed in Claim 1 wherein the investment-preference information includes a predetermined investment amount for the on-demand investment.

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4. The method of investment as claimed in Claim 1 further comprising the step of temporarily accumulating the on-demand investment request until a predetermined completion time.

5. The method of investment as claimed in Claim 1 further comprising the steps of:
  - comparing an investment total to a predetermined investment limit; and
  - canceling the on-demand investment request if completion of the on-demand investment will cause the investment total to exceed the predetermined investment limit.

6. The method of investment as claimed in Claim 1 further comprising the steps of:  
comparing a primary-investment total to a primary-investment limit; and  
determining a roll-over amount for the on-demand investment request.

7. The method of investment as claimed in Claim 6 wherein said step of completing the on-demand investment comprises the step of adding the roll-over amount to a secondary-investment total.

8. The method of investment as claimed in Claim 1 wherein the investment-preference information comprises an investment total and a predetermined investment limit.

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1       9. A method of investment comprising the steps of:  
2              associating a purchasing account with an investment account;  
3              prompting a user of the purchasing account to perform an on-demand investment  
4              transaction during a point-of-sale purchase transaction;  
5              completing the on-demand investment transaction by contributing to the investment  
6              account upon receipt of a request from the user.

1       10. The method as claimed in Claim 9 wherein said step of completing the on-demand  
2              investment transaction is accomplished by using the purchasing account to contribute to the  
3              investment account.

1       11. The method as claimed in Claim 9 wherein said step of completing the on-demand  
2              investment transaction is accomplished by using a source other than the purchasing account to  
3              contribute to the investment account.